

II. AMENDMENT TO THE SPECIFICATION

1. Please accept amendment to page 21, lines 6-11 as follows:

The store 20 has a cash register (process execution terminal, processing terminal) 21 for accounting. The cash register 21 comprises a wireless receiver for receiving an identification code sent wirelessly from the customer's portable communications terminal 10, an accounting section for accounting, a communication section for performing bi-directional communications over a telephone network or a private communication line with the server 30 of the management center, and a display ~~21a~~21A for displaying information.

2. Please accept amendment to page 42, line 15 to page 43, line 6 as follows:

In the examples shown in Figures 13 - 14, a customer first selects a credit card to be used on the display 12 of his/her portable communications terminal 10 (see Figure 13A). Then, the portable communication terminal 10 wirelessly sends information on the telephone number of the portable communications terminal 10 and the selected credit card to a cash register 21 at the store 20. The cash register 21, which receives the information, accepts the input of the telephone number of the portable communications terminal 10 and information on the credit card as shown in Figure 13B and displays this information on the display ~~21a~~21A. After sales information such as an amount billed is input in the display 21a, as shown in Figure 13C, the management center serve 30 is accessed and the telephone number of the portable communications terminal 10, the credit card type/card, and the sales information are sent to the management center server 30.

3. Please accept amendment to page 48, line 11 to page 49, line 18 as follows:

Figures 16 and 17 show an example of this specific implementation. For purchasing goods, a customer (member) accesses a cash register 21 ("Register" in Figure 16) from his/her portable communications terminal 10 by wireless. The customer may do this, for example, to send his/her customer number, which is card information, to the cash register 21 to request courtesy information (see Figure 17A). The cash register 21 adds an affiliated store number to the received customer number by accessing a server 50 of a management center ("wallet center" in Figure 16) through a portable communication terminal 10 to inquire of the server 50 about the customer's courtesy information (see Figure 17B). The server 50 of the management center searches for the database of the customer and sends the customer's courtesy information relating to the affiliated store back to the cash register 21 of the affiliated store to display it on the display ~~21A~~21A (see Figure 17C). The customer uses the courtesy information to make decisions about purchases according to the courtesy information displayed, communicates it to the clerk and the clerk calculates the sales. The customer wirelessly accesses the cash register 21 from the portable communications terminal 10 to send card select information, and inputs information about a credit card to be used. The store adds payment information and customer added-value information to the sent credit card information and sends it to the management center server 50 from the portable communication terminal 10. The management center server 50 checks the card information based on the sent credit card information and inquires of the card issuer about the credit card information. Then, the server 50 automatically calls the customer's portable communications terminal 10 and sends payment information to it. The customer checks the sent payment information and sends a certification code, which is personal authentication information,

to the management center server 50. The management center server 50 checks the confirmation code, then performs a payment accounting process, updates the payment information and customer added-value information in the customer's database, sends a notification of the completion of the payment to the cash register 21, displays it on the cash register 21, and sends the payment process information to the card issuer.

4. Please accept amendment to page 52, line 14 to page 53, line 3 as follows:

The store 20 reads the two-dimensional barcode with a barcode reader 22 ((5) in Figure 18). Then, a cash register 21 to which the barcode reader 22 is connected converts the two-dimensional barcode data into the payment information sent from the portable communications terminal 10 and the amount billed included in the payment information is displayed on the display ~~21A~~21A of the cash register 21 as instruction/reply information. The clerk of the store 20 orally communicates to the customer the amount billed displayed on the display ~~21A~~21A and receives the payment from the customer. The amount may be paid in cash or in a way provided in the description of the first to fourth embodiments.